



UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Robertson, Anschutz, Schneid, Crane & Partners, PLLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor Aleisha C Jennings, Esq. (049302015)	Order Filed on August 30, 2023 CASE NO.: 23-15701-CMG U.S. Bankruptcy Court District of New Jersey CHAPTER 13
In Re: Joshua E. Kelly, Debtor.	

ORDER RESOLVING OBJECTION TO LOSS MITIGATION

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 30, 2023

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having come before the Court on Debtor's Notice of Request for Loss Mitigation re:Home Point Financial Corp. and for good cause it is **ORDERED** that Secured Creditor's Objection to Debtor's Notice of Request for Loss Mitigation is resolved, subject to the following conditions:

1. The Debtor acknowledges the pre-petition arrearage owed to Secured Creditor is approximately \$15,581.82 subject to the final figures in Secured Creditor's anticipated Proof of Claim.
2. Debtor shall complete the loss mitigation process by November 14, 2023, or as extended by court order.
3. While loss mitigation is pending, Debtor shall remit monthly adequate protection payments to Secured Creditor in the amount of \$1,400.00.
4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
5. The Chapter 13 Trustee shall make payments to Secured Creditor toward the pre-petition arrears while loss mitigation is pending.
6. In the event loss mitigation is denied, the Debtor shall have 15 days from the date decision is rendered to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears as stated in paragraph 2 above, or 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.

In re:
Joshua E. Kelly
Debtor

Case No. 23-15701-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 30, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2023:

Recip ID	Recipient Name and Address
db	+ Joshua E. Kelly, 144 Belmont Avenue, North Plainfield, NJ 07060-4458

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Home Point Financial Corporation ajennings@raslg.com
Andre L. Kydala	on behalf of Creditor Nathaly Calles kydalalaw@aim.com kydalalaw@aim.com
Angela Nascondiglio Stein	on behalf of Debtor Joshua E. Kelly nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Joshua E. Kelly jminneci@middlebrooksshapiro.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 30, 2023

Form ID: pdf903

Total Noticed: 1

Melinda D. Middlebrooks

on behalf of Debtor Joshua E. Kelly middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8